# Case 18-13706 Doc 1 Filed 05/10/18 Entered 05/10/18 13:26:01 Desc Main Document Page 1 of 66

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Condon First name  L Middle name		Yolanda First name  Middle name
	Bring your picture identification to your meeting with the trustee.	Downs  Last name and Suffix (Sr., Jr., II, III)	-	Downs  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2170		xxx-xx-1889

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Debtor 1 **Condon L Downs**Debtor 2 **Yolanda Downs** 

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	■ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	311 Indianwood Blvd	If Debtor 2 lives at a different address:
		Park Forest, IL 60466  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Deb	otor 2 Yolanda Downs				Case r	number (if known)		
Par	t 2: Tell the Court About	our Bankruptcy Cas	se					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	☐ Chapter 7						
		☐ Chapter 11						
		☐ Chapter 12						
		Chapter 13						
8.	How you will pay the fee	about how you order. If your a a pre-printed a	n may pay. Typically, if attorney is submitting yaddress. the fee in installmen	you are paying your payment on ts. If you choose	the fee yourself, your behalf, you	you may pay with cash ur attorney may pay wit	r local court for more details n, cashier's check, or money h a credit card or check with ation for Individuals to Pay	
		The Filing Fee  ☐ I request that but is not request that applies to	e in Installments (Offici my fee be waived (Y ired to, waive your fee your family size and y	al Form 103A).  ou may request  a, and may do so  ou are unable to	this option only i o only if your inco	if you are filing for Chap ome is less than 150%	oter 7. By law, a judge may, of the official poverty line lose this option, you must fill	
9.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.						
			ND IL Ch 13		0/04/40		40.44057	
		District	discharged	When	3/21/12	Case number	12-11357	
		District		When		Case number		
		District		When		Case number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No □ Yes.						
		Debtor				Relationship to y	ou	
		District		When		Case number, if		
		Debtor				Relationship to y	ou	
		District		When		Case number, if	known	
11.	Do you rent your residence?		ır landlord obtained an No. Go to line 12.			ant Against Val. (T	101A) and #15 % as a rest of	
		_	Yes. Fill out <i>Initial Sta</i> this bankruptcy petition		Eviction Judgm	ent Against You (Form	101A) and file it as part of	

**Condon L Downs** 

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Deb	otor 2 Yolanda Downs				Case number (if known)		
Par	t 3: Report About Any B	usinesses	You Owr	n as a Sole Proprie	tor		
12	Are you a sole proprietor						
12.	of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	e and location of bus	siness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numl	oer, Street, City, Sta	te & ZIP Code		
	it to this petition.		Chec	k the appropriate bo	ox to describe your business:		
	·			Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Rea	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as d	lefined in 11 U.S.C. § 101(53A))		
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))		
				None of the above	9		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, poperations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow to you a small business in 11 U.S.C. 1116(1)(B).					
	For a definition of <i>small</i>	■ No.	I am	not filing under Cha	oter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Par	t 4: Report if You Own o	r Have Any	/ Hazard	ous Property or An	y Property That Needs Immediate Attention		
	Do you own or have any property that poses or is	■ No	,		,		
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?			
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?			
	- ·				Number, Street, City, State & Zip Code		

Condon L Downs

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Debtor 1 Condon L Downs

Debtor 2 Yolanda Downs Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credi
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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	tor 2 Yolanda Downs			Case nu	ımber (if known)			
Par	6: Answer These Questi	ions for Re	porting Purposes					
16.	What kind of debts do you have?		Are your debts primarily consuindividual primarily for a personal		defined in 11 U.S.C. § 101(8) as "incurred by an			
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
			Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe t	that are not consumer debts or bu	siness debts			
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. G	Go to line 18.				
	Do you estimate that after any exempt property is excluded and			ou estimate that after any exempt be available to distribute to unsec	property is excluded and administrative cured creditors?			
	administrative expenses		□ No					
	are paid that funds will be available for distribution to unsecured creditors?		□ Yes					
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-19 □ 200-99		□ 1,000-5,000 □ 5001-10,000 □ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000			
19.	How much do you estimate your assets to be worth?	□ \$0 - \$50,000 ■ \$50,001 - \$100,000 □ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$100,0	0,000 01 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion			
Par	7: Sign Below							
For	you	I have exa	mined this petition, and I declare	under penalty of perjury that the	information provided is true and correct.			
			If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
				pay or agree to pay someone who ptice required by 11 U.S.C. § 342(b	is not an attorney to help me fill out this o).			
		I request r	elief in accordance with the chap	ter of title 11, United States Code	, specified in this petition.			
			y case can result in fines up to \$2		ney or property by fraud in connection with a b 20 years, or both. 18 U.S.C. §§ 152, 1341,			
			on L Downs	/s/ Yolanda				
			L Downs of Debtor 1	<b>Yolanda Do</b> Signature of D	-			
		Executed	on May 10, 2018 MM / DD / YYYY	Executed on	May 10, 2018 MM / DD / YYYY			

Debtor 1 C	Condon L Downs	13700 DOC1	Document	Page 7 of 66	10 13.20.01	Desc Main
	olanda Downs			Ca	ase number (if known)	
For your attored	orney, if you are by one	under Chapter 7, 11		ed States Code, and have	e explained the relief	or(s) about eligibility to proceed available under each chapter e required by 11 U.S.C. §
•	ot represented by you do not need age.	· , .	se in which § 707(b)(4)(Ď) ed with the petition is incor		e no knowledge after	an inquiry that the information
		/s/ Edwin L Feld		Date	May 10, 2018	
		Signature of Attorne	ey for Debtor		MM / DD / YYYY	<b>′</b>
		Edwin L Feld 61	88070			
		Printed name				
		Edwin L Feld & A	Associates, LLC			
		1 N LaSalle Stre	o <del>t</del>			
		Suite 1225	GI.			
		Chicago, IL 6060	12			
		Number, Street, City, Stat				

Email address

Contact phone 312-263-2100

6188070 IL Bar number & State

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Fill in this infor	mation to identify your	case:		
Debtor 1	Condon L Downs	3		
	First Name	Middle	Name	Last Name
Debtor 2	Yolanda Downs			
(Spouse if, filing)	First Name	Middle	Name	Last Name
United States Ba	ankruptcy Court for the:	NORTHER	RN DISTRICT OF ILL	INOIS

# Official Form 106Sum

Case number (if known)

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

☐ Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	45,236.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	17,303.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	62,539.00
Par	2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	17,488.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	9,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	30,552.00
	Your total liabilities	\$	57,040.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,199.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,449.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	chedules.
7.	Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Case number (if known)

Debtor 1 Condon L Downs Document Page 9 of 66

Debtor 2

**Yolanda Downs** 

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

5,724.00

One Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	9,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	9,000.00

Ci	ase 18-13/06	Document	Page 10 of 66	10/18 13.26.01 Desc Ma 6	111
Fill in this infor	mation to identify your				
Debtor 1	Condon L Downs	S			
	First Name	Middle Name	Last Name		
Debtor 2	<b>Yolanda Downs</b>				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS		
Case number			_		eck if this is an ended filing
In each category, s	complete and accurate as	e items. List an asset only once. If possible. If two married people are	filing together, both are e	one category, list the asset in the category equally responsible for supplying correct in Ir name and case number (if known). Answ	formation. If
Part 1: Describe	Each Residence, Building	, Land, or Other Real Estate You O	wn or Have an Interest In	,	
1. Do you own or	have any legal or equitable	e interest in any residence, building	, land, or similar property	r?	
☐ No. Go to Pa	rt 2.				
Yes. Where	is the property?				
1.1		What is the proper	rty? Check all that apply		
311 India	nwood Blvd	■ Single-famil		Do not deduct secured claims or exe	amptions But the
Street address	, if available, or other description	n Duploy or m	ulti-unit building	amount of any secured claims on So	
		Dublex of In		Creditors Who Have Claims Secured	d by Property

			What is the property? Check all that apply						
	311 Indianwood Blvd Street address, if available, or other description			Single-family home  Duplex or multi-unit building  Condominium or cooperative		Do not deduct secured claims or exemptions. Put th amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.			
Park Forest	IL	60466-0000	☐ Manufactured or mobile home ☐ Land ☐ Investment property ☐ Timeshare			rrent value of the tire property?	Current value of the portion you own?		
City	State	ZIP Code			\$45,236.00 \$45,236.0  Describe the nature of your ownership interest				
			Other			(such as fee simple, tenancy by the entireties, or a life estate), if known.			
			wno	has an interest in the property? Check one  Debtor 1 only	a me estate), ii kilowii.				
Cook				Debtor 2 only					
County				Debtor 1 and Debtor 2 only	_	Check if this is com	munity property		
				At least one of the debtors and another		(see instructions)	inumity property		
				r information you wish to add about this iten erty identification number:	n, suc	h as local			
			Zillo	ow MV (4/21/18)					
			Prir	mary residence					

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......

\$45,236.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

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ebto ebto		olanda Downs		Case number (if known)				
		trucks, tractors, sport utility ve	hicles, motorcycles					
□ N ■ Y								
■ Y	es							
3.1	Make:	Kia	Who has an interest in the property? Check one		claims or exemptions. Put			
	Model:	Optima	■ Debtor 1 only		red claims on Schedule D: aims Secured by Property.			
	Year:	2014	Debtor 2 only		, , ,			
		nate mileage: 84,000	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?			
	Other inf	formation:	☐ At least one of the debtors and another		-			
	w/lien			*	*			
			☐ Check if this is community property (see instructions)	\$10,000.00	\$10,000.0			
3.2	Make:	Chrysler	Who has an interest in the property? Check one		claims or exemptions. Put			
	Model:	200	■ Debtor 1 only		red claims on Schedule D: aims Secured by Property.			
	Year:	2015	Debtor 2 only	Current value of the	Current value of the			
	Approxin	nate mileage: 60,000	Debtor 1 and Debtor 2 only	entire property?	portion you own?			
_	Other inf	formation:	☐ At least one of the debtors and another					
	left at Sched	repair shop (See ule F	☐ Check if this is community property (see instructions)	Unknown	Unknow			
L			(see mandalone)					
.3	Make:	Ford	Who has an interest in the property? Check one		claims or exemptions. Put			
	Model:	Expedition	_		red claims on Schedule D: aims Secured by Property.			
	Year:	2003	■ Debtor 1 only □ Debtor 2 only		, , ,			
		nate mileage: 174000	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?			
		formation:	☐ At least one of the debtors and another		, ,			
			☐ Check if this is community property	\$2,500.00	\$2,500.0			
L			(see instructions)					
	<i>mples:</i> B		nd other recreational vehicles, other vehicles, a atercraft, fishing vessels, snowmobiles, motorcycles, and the state of t					
			n for all of your entries from Part 2, including that number here		\$12,500.00			
rt 3:	Doscri	be Your Personal and Household Ite	me					
			terest in any of the following items?		Current value of the portion you own?  Do not deduct secured claims or exemptions.			
<i>Ex</i> .	amples: No	goods and furnishings Major appliances, furniture, linens	, china, kitchenware					
_	163. DE	JOHNG						
		Furnishings			\$2,500.0			

Official Form 106A/B Schedule A/B: Property page 2

Entered 05/10/18 13:26:01 Case 18-13706 Doc 1 Filed 05/10/18 Desc Main Document Page 12 of 66 Debtor 1 Condon L Downs Debtor 2 **Yolanda Downs** Case number (if known) Leased bed (To surrender) \$0.00 See Schedule G 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No ■ Yes. Describe..... \$600.00 3 TVs, computer, misc 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment □ No Yes. Describe..... \$100.00 shotgun 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe..... Clothing (not marketable) Unknown 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$500.00 Jewelry

#### 13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here ......

\$3,700.00

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Debtor 1 Debtor 2	Condon L Downs Yolanda Downs	9	)
Part 4: Describe Your Financial Assets  Do you own or have any legal or equitable interest in any of the following?  Case number (if known)  Current portion Do not of claims of		Current value of the portion you own? Do not deduct secured claims or exemptions.	
□ No			ition
		Cash	\$3.00
Exan	nples: Checking, savings, or other financial ac		e houses, and other similar
_	······	Institution name:	
	17.1.	2 accts - Credit Union One & US Bank	\$1,100.00
Exam ■ No □ Yes  19. Non-pand j	Institution or issue	er name:	est in an LLC, partnership,
Nego Non-l ■ No	ntiable instruments include personal checks, continued instruments are those you cannot to the specific information about them	ashiers' checks, promissory notes, and money orders.	
Exan □ No -	nples: Interests in IRA, ERISA, Keogh, 401(k),	, 403(b), thrift savings accounts, or other pension or profit-sharin	ig plans
■ Yes	· · · · · · · · · · · · · · · · · · ·	Institution name:	
		Pension	Unknown
Your <i>Exan</i> ■ No	share of all unused deposits you have made s apples: Agreements with landlords, prepaid rent	t, public utilities (electric, gas, water), telecommunications comp	panies, or others
■ No		ney to you, either for life or for a number of years)	
		musificad ADI E management and design and the second	
	sts in an education IRA, in an account in a s.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	quaimed ADLE program, or under a quaimed state fultion p	rogram.

_		Case 18-137		c 1	Filed 05/10/18 Document	Entered 05/10 Page 14 of 66	0/18 13:26:01	Desc Main
	btor 1 btor 2	Condon L Down Yolanda Downs				c	case number (if known)	
	☐ Yes	Institu	tion name ar	nd desc	cription. Separately file the	ne records of any intere	ests.11 U.S.C. § 521(c	):
	Trusts, ■ No	equitable or future	interests ir	prope	erty (other than anythin	g listed in line 1), and	I rights or powers ex	ercisable for your benefit
		Give specific inform	ation about t	hem				
	Examp ■ No		names, web	sites, p	ets, and other intellecture or oceeds from royalties a		nts	
	Examp	es, franchises, and bles: Building permits			ngibles , cooperative associatio	n holdings, liquor licens	ses, professional licen	ses
	■ No □ Yes.	Give specific inform	ation about t	hem				
Mo	oney or	property owed to yo	ou?					Current value of the portion you own? Do not deduct secured claims or exemptions.
		unds owed to you						
	□ No ■ Yes.	Give specific informa	ation about th	nem, in	cluding whether you alre	eady filed the returns ar	nd the tax years	
					tor believes \$961.00 2017 will be applied owed			Unknown
	Examp ■ No	support bles: Past due or lum Give specific informa	•	ny, spo	usal support, child supp	ort, maintenance, divor	ce settlement, propert	y settlement
	Examp  ■ No	benefits; unpaid	disability insu loans you n			efits, sick pay, vacation	n pay, workers' compe	ensation, Social Security
	Interes	Give specific information in the state of th	cies			IICA), and die banca and		
	□ No	-			nealth savings account (	nsa), credit, nomeowi	iers, or reniers msura	ince
	■ Yes.	Name the insurance	company of Company r		olicy and list its value.	Beneficiar	y:	Surrender or refund value:
			Term pol	icy				\$0.00
	If you a someo ■ No □ Yes.	are the beneficiary of ne has died. Give specific inform	a living trus	t, expe	someone who has die ct proceeds from a life ir	surance policy, or are	·	ceive property because
	Examp □ No -		oyment disp		surance claims, or right		io. paymont	

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Debtor 1 Condon L Downs

Debtor 2 Yolanda Downs

Case number (if known)

Debtors believe they have claim against prior insurance company, Direct Auto, for not covering loss; represented by Gary Friedman (312)236-4590

Unknown

	Other contingent and unliquidated claims of every nature, inclu No Yes. Describe each claim	ding counterclaims	of the debtor and rights to	set off claims
	ny financial assets you did not already list No Yes. Give specific information			
36.	Add the dollar value of all of your entries from Part 4, includin for Part 4. Write that number here			\$1,103.00
Part !	Describe Any Business-Related Property You Own or Have an Interes	st In. List any real estate	e in Part 1.	
37. <b>D</b>	o you own or have any legal or equitable interest in any business-related	property?		
	No. Go to Part 6.			
	Yes. Go to line 38.			
Part (	Describe Any Farm- and Commercial Fishing-Related Property You C If you own or have an interest in farmland, list it in Part 1.	Own or Have an Interest	ln.	
46. <b>C</b>	o you own or have any legal or equitable interest in any farm-	or commercial fishi	ng-related property?	
I	No. Go to Part 7.			
İ	☐ Yes. Go to line 47.			
Part 1	Describe All Property You Own or Have an Interest in That You	Did Not List Above		
ı	Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership  No	•		
	Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Write the	at number here		\$0.00
Part 8	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$45,236.00
56.	Part 2: Total vehicles, line 5	\$12,500.00		<del></del>
57.	Part 3: Total personal and household items, line 15	\$3,700.00		
58.	Part 4: Total financial assets, line 36	\$1,103.00		
	Part 5: Total business-related property, line 45	\$0.00		
	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$17,303.00	Copy personal property tot	al \$17,303.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$62,539.00

Official Form 106A/B Schedule A/B: Property page 6

Fill in this infor	rmation to identify your	case:		
Debtor 1	Condon L Downs	<b>3</b>		
	First Name	Middle Name	Last Name	
Debtor 2	Yolanda Downs			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Specific laws that allow exemption

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt
---

1. <b>\</b>	Which set of exem	ptions are y	ou claiming?	Check one only	y, even if	your spot	use is filing	with y	ou.
-------------	-------------------	--------------	--------------	----------------	------------	-----------	---------------	--------	-----

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

For any property you list on Schedule A/B that you claim as exempt, fill in the information below.
 Brief description of the property and line on Current value of the Amount of the exemption you claim

Schedule A/B that lists this property	portion you own	
	Copy the value from Schedule A/B	Check only one box for each exemption.
311 Indianwood Blvd Park Forest, IL 60466 Cook County	\$45,236.00	\$15,000.00 735 ILCS 5/12-901
Zillow MV (4/21/18)		100% of fair market value, up to any applicable statutory limit
Primary residence Line from Schedule A/B: 1.1		
2003 Ford Expedition 174000 miles	\$2,500.00	\$2,400.00 735 ILCS 5/12-1001(c)
Line Horri Schedule Arb. 3.3		□ 100% of fair market value, up to any applicable statutory limit
Furnishings Line from Schedule A/B: 6.1	\$2,500.00	\$2,500.00 735 ILCS 5/12-1001(b)
Ente from Genedale PVB. G.1		☐ 100% of fair market value, up to any applicable statutory limit
3 TVs, computer, misc Line from Schedule A/B: 7.1	\$600.00	\$600.00 735 ILCS 5/12-1001(b)
Elle Helli Gelleddie FVD.		□ 100% of fair market value, up to any applicable statutory limit
shotgun Line from Schedule A/B: 10.1	\$100.00	\$100.00 735 ILCS 5/12-1001(b)
Line nom ochequie A/D. 10.1		□ 100% of fair market value, up to any applicable statutory limit

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**Yolanda Downs** Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Clothing (not marketable) 735 ILCS 5/12-1001(a) 100% Unknown Line from Schedule A/B: 11.1 П 100% of fair market value, up to any applicable statutory limit **Jewelry** 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit Cash 735 ILCS 5/12-1001(b) \$3.00 \$3.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit 2 accts - Credit Union One & US 735 ILCS 5/12-1001(b) \$1,100.00 \$1,100.00 Bank Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1006 Pension Unknown 100% Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Term policy 215 ILCS 5/238 \$0.00 100% Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit Debtors believe they have claim 735 ILCS 5/12-1001(b) Unknown \$3,197.00 against prior insurance company, Direct Auto, for not covering loss; 100% of fair market value, up to represented by Gary Friedman any applicable statutory limit (312)236-4590 Line from Schedule A/B: 33.1 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

**Condon L Downs** 

Debtor 1

		<u>Document Pa</u>	<u>ae 18 c</u>	)I 66		
Fill in this informa	tion to identify you	r case:				
Debtor 1	Condon L Down	S				
-	First Name		Name			
Debtor 2	<b>Yolanda Downs</b>					
(Spouse if, filing)	First Name	Middle Name Last	Name			
United States Bankı	ruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS	3			
O						
Case number					☐ Check	if this is an
. ,					_	led filing
						-
Official Form	106D					
Schedule D	: Creditors	Who Have Claims Sec	ured l	by Property	y	12/15
		two married people are filing together, both number the entries, and attach it to this form				
•	ve claims secured by	vour property?				
	,	nis form to the court with your other sche	dules You	have nothing else	to report on this form	
_	Il of the information b	·	adico. Tod	Thave nothing cloc	to report on this form.	
		Delow.				
	Secured Claims			Column A	Column B	Column C
		ore than one secured claim, list the creditor separticular claim, list the other creditors in Part 2.		Amount of claim	Value of collateral	Unsecured
		er according to the creditor's name.	NO THOOH	Do not deduct the	that supports this	portion
2.1 Cook Count	v Treasurer	Describe the property that secures the clai	m·	value of collateral. \$2,900.00	claim \$45,236.00	If any <b>\$0.00</b>
Creditor's Name	y ireasurer	311 Indianwood Blvd Park Fores		\$2,900.00	<b>\$45,230.00</b>	φυ.υυ
		60466 Cook County Zillow MV (4/21/18)	.,			
		Primary residence				
DO Day OOE	426	As of the date you file, the claim is: Check a	ll that			
PO Box 805 Chicago, IL		apply.				
	ty, State & Zip Code	☐ Contingent ☐ Unliquidated				
rvambor, otroct, on	ty, clate a zip code	☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as mortgage	ge or secure	d		
Debtor 2 only		car loan)				
Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechanic's	ilen)			
☐ At least one of the o	debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim community debt	n relates to a	Other (including a right to offset)				
Date debt was incurre	ed	Last 4 digits of account number				
2.2 Credit Unio	n One	Describe the property that secures the clai	m:	\$0.00	Unknown	Unknown
Creditor's Name		2015 Chrysler 200 60,000 miles				
		left at repair shop (See Schedule	F			
450 E. 22nd	Stroot	As of the date you file, the claim is: Check a	ll that			
Lombard, IL	,	apply.				
	ty, State & Zip Code	☐ Contingent ☐ Unliquidated				
	iy, ciaic a zip coac	☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only		■ An agreement you made (such as mortgage	ge or secure	d		
☐ Debtor 2 only		car loan)				
■ Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechanic's	ilen)			
☐ At least one of the o	debtors and another	☐ Judgment lien from a lawsuit				

Official Form 106D

community debt

 $\square$  Check if this claim relates to a

☐ Other (including a right to offset)

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Debtor 1 Condon L Downs		Case number (if know)		
First Name Middle N	ame Last Name			
Debtor 2 Yolanda Downs				
First Name Middle N	ame Last Name			
Date debt was incurred May 6, 2017	Last 4 digits of account number			
2.3 Progressive Leasing	Describe the property that secures the claim:	\$0.00	\$0.00	\$0.00
Creditor's Name	Leased bed (To surrender)			
	See Schedule G  As of the date you file, the claim is: Check all that			
256 Data Dr	apply.			
Draper, UT 84020	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or s	ecured		
Debtor 2 only	car loan)			
■ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a	☐ Other (including a right to offset)			
community debt	Other (including a right to onset)			
Date debt was incurred	Last 4 digits of account number			
2.4 Westlake Financial	Describe the property that secures the claim:	\$14,588.00	\$10,000.00	\$4,588.00
Creditor's Name	2014 Kia Optima 84,000 miles		·	. ,
	w/lien			
4754 Wilelies Block #400	As of the date you file, the claim is: Check all that			
4751 Wilshire Blvd, #100	apply.			
Los Angeles, CA 90010	Contingent			
Number, Street, City, State & Zip Code	Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only	An agreement you made (such as mortgage or s	ecured		
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred 2/13/16	Last 4 digits of account number			
			1	
_	olumn A on this page. Write that number here:	\$17,488.00		
If this is the last page of your form, add t Write that number here:	the dollar value totals from all pages.	\$17,488.00		

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Document	Page 20 of 6	36			
Fill in this information to identify your case:						
Debtor 1 Condon L Downs						
	ddle Name	Last Name				
Debtor 2 Yolanda Downs						
(Spouse if, filing) First Name Mic	ddle Name	Last Name				
United States Bankruptcy Court for the: NORTH	HERN DISTRICT OF ILL	INOIS				
Case number						
(if known)						if this is an
					amend	ed filing
Official Form 106E/F						
Schedule E/F: Creditors Who Ha	eve Unsecured	Claims				12/15
Schedule G: Executory Contracts and Unexpired Lease: D: Creditors Who Have Claims Secured by Property. If rand the Continuation Page to this page. If you have no information for the continuation of the con	nore space is needed, cop	by the Part you need,	fill it out, number the	entries in th	e boxes o	on the left. Attach
Part 1: List All of Your PRIORITY Unsecured	Claims					
Do any creditors have priority unsecured claims ag	gainst you?					
☐ No. Go to Part 2.						
Yes.						
<ol> <li>List all of your priority unsecured claims. If a credit identify what type of claim it is. If a claim has both prior possible, list the claims in alphabetical order according 1. If more than one creditor holds a particular claim, lis</li> </ol>	rity and nonpriority amounts g to the creditor's name. If y	s, list that claim here an ou have more than two	d show both priority and	d nonpriority	amounts.	As much as
(For an explanation of each type of claim, see the instr	ructions for this form in the i	instruction booklet.)				
			Total claim	Priority amount		Nonpriority amount
2.1 IL Dept of Revenue	Last 4 digits of accour	nt number	\$0.00		\$0.00	\$0.00
Priority Creditor's Name Bankruptcy Section PO Box 64338	When was the debt inc	curred?				
Chicago, IL 60664  Number Street City State Zlp Code	As of the date you file,	the claim is. Check of	I that apply			
Who incurred the debt? Check one.	☐ Contingent	the claim is. Check a	т пасарру			
Debtor 1 only	☐ Unliquidated					
Debtor 2 only						
■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of PRIORITY uns	ecured claim:				
•	☐ Domestic support ob					
At least one of the debtors and another						
☐ Check if this claim is for a community debt  Is the claim subject to offset?	<ul><li>■ Taxes and certain of</li><li>□ Claims for death or p</li></ul>					
No		bersonal injury wrille you	a were intoxicated			
☐ Yes	Other. Specify  Ta	xes				

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Debtor	Yolanda Downs	Case number (if know)	
2.2	IRS Priority Creditor's Name PO Box 7346 Philadelphia, PA 19101	Last 4 digits of account number \$9,000.00 \$9,000.	00.00 \$0.00
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
_	/ho incurred the debt? Check one.	☐ Contingent	
_	Debtor 1 only	☐ Unliquidated	
L	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Domestic support obligations	
	Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government	
	the claim subject to offset?	$\square$ Claims for death or personal injury while you were intoxicated	
_	No	Other. Specify	
	Yes	Taxes	
Part 2	List All of Your NONPRIORITY Unsecur	ed Claims	
3. Do	any creditors have nonpriority unsecured claims		
	No. You have nothing to report in this part. Submit thi		
		Storm to the court with your other soriedules.	
	Yes.		
cla	im, list the creditor separately for each claim. For each	phabetical order of the creditor who holds each claim. If a creditor has more than a claim listed, identify what type of claim it is. Do not list claims already included in Par Part 3.If you have more than three nonpriority unsecured claims fill out the Continuati	t 1. If more than one
4.1	Americas Financial Choice	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 667 River Oaks Dr Calumet City, IL 60409	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Signature loan	_
4.2	Amerimark Premier	Last 4 digits of account number	\$150.00
	Nonpriority Creditor's Name PO Box 2845 Monroe, WI 53566	When was the debt incurred?	_
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only		
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	

Debtor 1 Condon L Downs

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	Condon L Downs Yolanda Downs	Case number (if know)	
4.3	Chgo Dept of Finance	Last 4 digits of account number	\$544.00
	Nonpriority Creditor's Name PO Box 88292	When was the debt incurred?	
	Chicago, IL 60680  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	No	report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Fines	
4.4	Chicago Heights Fire Dept	Last 4 digits of account number	\$21.00
	Nonpriority Creditor's Name PO Box 6253	When was the debt incurred?	
	Carol Stream, IL 60197  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Services	
4.5	City of Chgo Hts	Last 4 digits of account number	\$200.00
	Nonpriority Creditor's Name PO Box 7726 Carol Stream, IL 60197	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Fines	

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Debto	Yolanda Downs	Case number (if know)	
4.6	Comcast	Last 4 digits of account number	\$498.00
	Nonpriority Creditor's Name P.O. Box 3001 Southeastern, PA 19398-3002	When was the debt incurred?	Ψ-00.00
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Services	
4.7	Comed	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name PO Box 6111	When was the debt incurred?	
	Carol Stream, IL 60197  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	_	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	
4.8	Credit One Bank	Last 4 digits of account number	\$961.00
	Nonpriority Creditor's Name PO Box 60500	When was the debt incurred?	
	City of Industry, CA 91716  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card	

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Debto	Yolanda Downs	Case number (if know)	
4.9	Credit One Bank	Last 4 digits of account number	\$1,022.00
	Nonpriority Creditor's Name PO Box 60500 City of Industry, CA 91716	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	
4.10	Credit Union One	Last 4 digits of account number	\$9,000.00
	Nonpriority Creditor's Name 450 E. 22nd Street, Lombard, IL 60148	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Anticipated deficiency	
4.11	EMP of Cook County	Last 4 digits of account number	\$976.00
	Nonpriority Creditor's Name PO Box 636750 Cincinnati, OH 45263	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical Services	

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	Condon L Downs Yolanda Downs	Case number (if know)	
	Fingerhut	Last 4 digits of account number	\$2,197.00
	Nonpriority Creditor's Name 6250 Ridgewood Rd Saint Cloud, MN 56303	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
	First Choice Loans	Last 4 digits of account number	\$2,000.00
	Nonpriority Creditor's Name 407 W Lincoln Highway Chicago Heights, IL 60411	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Signature loan	
4.14	First Premier	Last 4 digits of account number	\$1,095.00
	Nonpriority Creditor's Name 3820 N. Louise Ave.	When was the debt incurred?	
_	Sioux Falls, SD 57107-0145  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	

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	Yolanda Downs	Case number (if know)	
4.15	Franciscan Alliance	Last 4 digits of account number	\$1,352.00
	Nonpriority Creditor's Name 28044 Network Place Chicago, IL 60673	When was the debt incurred?	.,
_	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical Services	
	Franciscan Express Care	Last 4 digits of account number	\$592.00
	Nonpriority Creditor's Name 211 Dixie Highway Chicago Heights, IL 60411	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Services	
	Franciscan Health Chgo Hts	Last 4 digits of account number	\$849.00
	Nonpriority Creditor's Name 20201 Crawford ve Olympia Fields, IL 60461	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
,	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	$\square$ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical Services	

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Debtor	2 Yolanda Downs	Case number (if know)	
4.18	Franciscan Phys Network	Last 4 digits of account number	\$186.00
4.10	Nonpriority Creditor's Name 1040 Sierra Dr, Suite 400 Greenwood, IN 46143	When was the debt incurred?	\$100.00
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Services	
4.19	Home Properties	Last 4 digits of account number	\$3,013.00
	Nonpriority Creditor's Name c/o Fair Collections 12304 Baltimore Ave, Suite E	When was the debt incurred?	
	Beltsville, MD 20705  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	□ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Prior landlord	
4.20	IL Tollway	Last 4 digits of account number	\$214.00
	Nonpriority Creditor's Name PO Box 5544 Chicago, IL 60680	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	_	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Fines	

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Debtor 2	Yolanda Downs	Case number (if know)	
4.21	Jrs Auto Body	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 14535 S Halsted St Riverdale, IL 60827	When was the debt incurred?	ψ1,000.00
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	□ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Storage charges (location of 2015 Chrysler 200)	
	Masseys	Last 4 digits of account number	\$366.00
	Nonpriority Creditor's Name PO Box 2822 Monroe, WI 53566	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	
	Monitronics Funding, LP	Last 4 digits of account number	\$199.00
	Nonpriority Creditor's Name Dept CH 8628 Palatine, IL 60055-8628	When was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Services	

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Debtor	2 Yolanda Downs	Case number (if know)	
4.24	Nicor	Last 4 digits of account number	\$650.00
	Nonpriority Creditor's Name PO Box 2020 Aurora, IL 60507	When was the debt incurred?	<del></del>
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Utility Service	
4.25	Nicor Home Solutions	Last 4 digits of account number	\$107.00
	Nonpriority Creditor's Name PO Box 3042	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Services	
4.26	Northstar Anesthesia of IL	Last 4 digits of account number	\$315.00
	Nonpriority Creditor's Name PO Box 612485	When was the debt incurred?	
	Dallas, TX 75261  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other Specify Medical Services	
	<del></del>	— Outer, openity	

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	1 Condon L Downs 2 Yolanda Downs	Case number (if know)	
4.27	Olympia Fields Police Dept	Last 4 digits of account number	\$100.00
	Nonpriority Creditor's Name c/o Photo Enforcement PO Box 42034 Phoenix, AZ 85080	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Unilquidated ☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Fines	
4.28	PCL Alverno Nonpriority Creditor's Name	Last 4 digits of account number	\$5.00
	26051 Network Place Chicago, IL 60673	When was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Services	
4.29	Pendrick Cap Partners	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name c/o PhoenixFinancial PO Box 361450	When was the debt incurred?	
	Indianapolis, IN 46236 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Notice Purpose Only	

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Praintine States Pullmornary Slaep   Lest 4 digits of account number   S64.00		1 Condon L Downs 2 Yolanda Downs	Case number (if know)	
c/o Merchants Credit Guide 223 WJ Dackson BIM, Suite 410 Chicago, IL 60606 Number Street City State 2 Gode Who incurred the debt? Check cane.   Debtor 1 only   Unliquidated   Debtor 1 and Debtor 2 only   Unliquidated	4.30	Prairie State Pulmonary Sleep	Last 4 digits of account number	\$64.00
Number Street City State Zip Code   No incurred the debt? Check one.   Debtor 1 only   Unliquidated   Debtor 2 only   Unliquidated   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 2 only   Debtor 1 only   Unliquidated   Debtor 2 only   Debtor 1 only   Unliquidated   Debtor 2 only   Debtor 1 only   Debtor 2 only   Debtor 3 and Debtor 2 only   Debtor 3 and Debtor 2 only   Debtor 4 and Debtor 2 only   Debtor 4 and Debtor 5 Name   Debtor 1 only   Debtor 4 only   Debtor 5 Name   Debtor 1 only   Debtor 2 only   Debtor 1 only   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 2 only   Debtor 3 only   Debtor 3 only   Debtor 4 only   Debtor 5 only   De		c/o Merchants Credit Guide 223 WV Jackson Blvd, Suite 410	When was the debt incurred?	
Debtor 1 only			As of the date you file, the claim is: Check all that apply	
Debtor 1 and y   Debtor 2 and y   Debtor 3 and y   Debtor 4 and Debtor 2 and y   Debtor 5 and another   Student loans   Student loans   Debtor 6 the debtors and another   Debtor 1 and Debtor 6 and price 7   Debtor 1 and Debtor 8 and another   Debtor 8 and 1 another   Debtor 9 and 1 another 9   Debtor 1 and Debtor 2 and y   Debtor 1 and Debtor 2 and y   Debtor 1 and Debtor 3 and another   Debtor 1 and Debtor 4 and 5		Who incurred the debt? Check one.	Continued	
Debtor 1 and Debtor 2 only		☐ Debtor 1 only		
At least one of the debtors and another   Student loans   Stud		Debtor 2 only	_ `	
At least one of the debtors and another   Student loans   Obligations arising out of a separation agreement or divorce that you did not report as priority claims   Obligations arising out of a separation agreement or divorce that you did not report as priority claims   Other. Specify   Medical Services		■ Debtor 1 and Debtor 2 only	·	
Check if this claim is for a community debt is the claim subject to offset?   Debts to pension or profit-sharing plans, and other similar debts		☐ At least one of the debtors and another	<u> </u>	
A.31   Professional Clinical   Last 4 digits of account number   \$5.00		-	☐ Obligations arising out of a separation agreement or divorce that you did not	
Professional Clinical   Last 4 digits of account number   \$5.00		■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Norpitority Creditor's Name 26033 Network PI Chicago, IL 60673 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Check if this claim is for a community debt is the claim subject to offset?  Radiology Imaging Consultants, S.C. Norpitority Creditor's Name PO Box 1886 Harvey, IL 60426 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Check if this claim is for a community debt is the claim subject to offset? Debtor 2 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 onloy Debtor 1 onloy Debtor 2 only Debtor 1 onloy Debtor 1 onloy Debtor 2 onloy Debtor 3 only Debtor 4 onloy Debtor 5 only Debtor 5 onloy Debtor 5 onloy Debtor 6 onloy Debtor 6 onloy Debtor 6 onloy Debtor 7 onloy Debtor 8 onloy Debtor 8 onloy Debtor 9 onloy Debtor 9 onloy Debtor 9 onloy Debtor 1 onloy Debtor 1 onloy Debtor 1 onloy Debtor 2 onloy Debtor 1 onloy Debtor 2 onloy Debtor 3 onloy Debtor 4 onloy Debtor 5 onloy Debtor 5 onloy Debtor 6 onloy Debtor 6 onloy Debtor 7 onloy Debtor 8 onloy Debtor 9 onloy Debtor 9 onloy Debtor 9 onloy Debtor 1 onloy Debtor 1 onloy Debtor 1 onloy Debtor 1 onloy Debtor 2 onloy Debtor 1 onloy Debtor 2 onloy Debtor 3 onloy Debtor 4 onloy Debtor 4 onloy Debtor 5 onloy Debtor 5 onloy Debtor 6 onloy Debtor 7 onloy Debtor 8 onloy Debtor 9 onloy Deb		Yes	Other. Specify Medical Services	
26033 Network PI Chicago, IL 60673 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 3 and another Street City State Zip Code Who incurred the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  Radiology Imaging Consultants, S.C. Radiology Imaging Consultants, S.C. Radiology Imaging Consultants, S.C. Nonpriority Creditor's Name PO Box 1886 Harvey, IL 60426 Number Street City State Zip Code Who incurred the debtors and another Debtor 1 only Debtor 2 only Student loans Student Insurance Student Insuranc			Last 4 digits of account number	\$5.00
Number Street City State Zip Code Who incurred the debt? Check one.    Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 3 only   Debtor 1 and Debtor 2 only   Student loans   Debtor 1 and Debtor 2 only   Student loans   Debtor 2 only   Student loans   Debtor 3 only   Debtor 3 only   Student loans   Debtor 4 calm subject to offset?   Debtor 4 calm subject to offset?   Debtor 4 calm subject to offset?   Debtor 5 only   Debtor 5 only   Debtor 1 and Debtor 5 only   Debtor 1 and Debtor 5 only   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 3 only   Debtor 4 continued by 1 to 1 t		26033 Network PI	When was the debt incurred?	
Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Debtor 1 only Debtor 2 only No Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 4 least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 8 only Debtor 9	-		As of the date you file, the claim is: Check all that apply	
Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset? No Debtor 1 and Debtor 2 only Sc. Nonpriority Creditor's Name PO Box 1886 Harvey, IL 60426 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 3 and Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 8 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Disputed Type of NONPRIORITY unsecured claim: Student loans Check if this claim is for a community debt Is the claim subject to offset? No Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only		Who incurred the debt? Check one.	☐ Contingent	
Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Check if this claim is for a community debt is the claim subject to offset?  Radiology Imaging Consultants, S.C. Debtor 1 and Debtor 2 only Medical Services  Last 4 digits of account number  Medical Services  As of the date you file, the claim is: Check all that apply Moincurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset? No Debtor 1 offset? Debtor 3 only Debtor 2 only Debtor 3 only Debtor 4 and Debtor 2 only Debtor 3 only Debtor 4 and Debtor 2 only Debtor 3 only Debtor 4 and Debtor 2 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 9 only Debtor 9 only Debtor 1 and Debtor 2 only Debtor 3 only Debtor 4 and Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 9 only Debto		Debtor 1 only	_	
Debtor 1 and Debtor 2 only		Debtor 2 only	•	
At least one of the debtors and another  Check if this claim is for a community debt is the claim subject to offset?  No Check if this claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim subject to offset? Check if this claim is for a community debt is the claim is check if this claim		■ Debtor 1 and Debtor 2 only		
Is the claim subject to offset?  No Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Medical Services    No Debts to pension or profit-sharing plans, and other similar debts   No Debts to pension or profit-sharing plans, and other similar debts   No Debts to pension or profit-sharing plans, and other similar debts   No Debts to pension or profit-sharing plans, and other similar debts   No Debts to pension or profit-sharing plans, and other similar debts   No Debts to pension or profit-sharing plans, and other similar debts   No Debts to pension or profit-sharing plans, and other similar debts   No Debts to pension or profit-sharing plans, and other similar debts		☐ At least one of the debtors and another		
A322 Radiology Imaging Consultants, S.C. Last 4 digits of account number \$33.00  PO Box 1886 Harvey, IL 60426 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No No Debts to pension or profit-sharing plans, and other similar debts  Pother. Specify Medical Services  \$33.00  \$33.00		-		
Radiology Imaging Consultants, S.C. Nonpriority Creditor's Name PO Box 1886 Harvey, IL 60426 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset?  No No Debts of pension or profit-sharing plans, and other similar debts  State 4 digits of account number  \$33.00  \$33.00  When was the debt incurred?  As of the date you file, the claim is: Check all that apply  Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Debts to pension or profit-sharing plans, and other similar debts		■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
S.C.   Last 4 digits of account number   \$33.00		Yes	Other. Specify Medical Services	
When was the debt incurred?  Harvey, IL 60426  Number Street City State Zlp Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No  When was the debt incurred?  As of the date you file, the claim is: Check all that apply  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		S.C.	Last 4 digits of account number	\$33.00
Number Street City State Zlp Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?  No  As of the date you file, the claim is: Check all that apply  Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		PO Box 1886	When was the debt incurred?	
□ Debtor 1 only □ Unliquidated □ Debtor 2 only □ Disputed □ Type of NONPRIORITY unsecured claim: □ Student loans □ Check if this claim is for a community debt Is the claim subject to offset? □ Debts to pension or profit-sharing plans, and other similar debts	-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
□ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Debts to pension or profit-sharing plans, and other similar debts		_	☐ Contingent	
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Debts to pension or profit-sharing plans, and other similar debts			_	
■ Debtor 1 and Debtor 2 only  Type of NONPRIORITY unsecured claim:  At least one of the debtors and another  Check if this claim is for a community debt Is the claim subject to offset?  No  Debts to pension or profit-sharing plans, and other similar debts		Debtor 2 only	·	
□ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ No □ Debts to pension or profit-sharing plans, and other similar debts		■ Debtor 1 and Debtor 2 only	•	
Is the claim subject to offset?  Is the claim subject to offset?  Debts to pension or profit-sharing plans, and other similar debts		☐ At least one of the debtors and another		
Is the claim subject to offset?  ■ No  □ Debts to pension or profit-sharing plans, and other similar debts		☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
		Is the claim subject to offset?		
☐ Yes ☐ Other. Specify Medical Services		■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
		Yes	■ Other. Specify Medical Services	

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	2 Yolanda Downs	Case number (if know)	
4.33	Schmidt, Salzman	Last 4 digits of account number	\$171.00
	Nonpriority Creditor's Name 111 W Washington St, Suite 1300 Chicago, IL 60602	When was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Services	
4.34	Specialty Physicians of IL	Last 4 digits of account number	\$42.00
	Nonpriority Creditor's Name 38132 Eagle Way Chicago, IL 60678	When was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated	
	_	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical Services	
4.35	Travelers Personal Insurance	Last 4 digits of account number	\$475.00
	Nonpriority Creditor's Name PO Box 660307 Dallas, TX 75266	When was the debt incurred?	
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Services	

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Debtor	Yolanda Downs	Case num	ber (if know)				
	Village of Matteson Nonpriority Creditor's Name PO Box 6279	Last 4 digits of account number  When was the debt incurred?	\$400.00				
	Carol Stream, IL 60197  Number Street City State Zlp Code	As of the date you file, the claim is: Check all	that apply				
	Who incurred the debt? Check one.	_	эрргу				
	☐ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:					
	☐ At least one of the debtors and another	Student loans					
	☐ Check if this claim is for a community deb	<del></del>					
	No	Debts to pension or profit-sharing plans, and	other similar debts				
	■ No □ Yes	■ Other. Specify Fines	outer similar debts				
4.37	Village of Park Forest Nonpriority Creditor's Name	Last 4 digits of account number	\$250.00				
	350 Victory Dr Park Forest, IL 60466	When was the debt incurred?					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all	hat apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community deb Is the claim subject to offset?	d Obligations arising out of a separation agreer report as priority claims	nent or divorce that you did not				
	■ No	Debts to pension or profit-sharing plans, and	other similar debts				
	Yes	Other. Specify Fines					
	_						
Part 3:	List Others to Be Notified About a De	•					
trying more t	to collect from you for a debt you owe to some	one else, list the original creditor in Parts 1 or 2, thisted in Parts 1 or 2, list the additional creditors he	ted in Parts 1 or 2. For example, if a collection agency is en list the collection agency here. Similarly, if you have re. If you do not have additional persons to be notified for				
		On which entry in Part 1 or Part 2 did you list the origin					
Affiliate Asset Solutions Lin 145Technology Pkwy NW, Suite 100			ditors with Priority Unsecured Claims				
	tree Corners, GA 30092	■ Part 2: Cre	ditors with Nonpriority Unsecured Claims				
		Last 4 digits of account number					
	nd Address	On which entry in Part 1 or Part 2 did you list the origin					
Bay Area Credit Service, LLC P.O. Box 468449 Atlanta, GA 31146			ditors with Priority Unsecured Claims				
		■ Part 2: Cre	ditors with Nonpriority Unsecured Claims				
		Last 4 digits of account number					
	nd Address	On which entry in Part 1 or Part 2 did you list the origin	al creditor?				
			ditors with Priority Unsecured Claims				
		■ Part 2: Cre	ditors with Nonpriority Unsecured Claims				
	,	Last 4 digits of account number					
Name an	nd Address	On which entry in Part 1 or Part 2 did you list the origin	al creditor?				
	Financial		ditors with Priority Unsecured Claims				
	Elmperial Highway, #200 CA 92821	Part 2: Cre	ditors with Nonpriority Unsecured Claims				
- <del>,</del> ·		Last 4 digits of account number					
Name an	nd Address	On which entry in Part 1 or Part 2 did you list the origin	al creditor?				

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	Condon L Downs Yolanda Downs			Case number (if know)		
1040 S	scan PHYS Network ierra Dr Suite 400		Line <u>4.18</u> of ( <i>Check one</i> ):	<ul><li>□ Part 1: Creditors with Priority Unsecured Claims</li><li>■ Part 2: Creditors with Nonpriority Unsecured Claims</li></ul>		
Greenv	vood, IN 46143		Last 4 digits of account number			
GLA C	d Address ollections		On which entry in Part 1 or F Line <b>4.16</b> of ( <i>Check one</i> ):	Part 2 did you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims		
PO Box 991199 Louisville, KY 40269		Last 4 digits of account num	■ Part 2: Creditors with Nonpriority Unsecured Claims			
Name and	d Address		On which entry in Part 1 or F	Part 2 did you list the original creditor?		
	& Harris, Ltd. Jackson Blvd, Suite 400		Line 2.1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	o, IL 60604			☐ Part 2: Creditors with Nonpriority Unsecured Claims		
			Last 4 digits of account num			
	d Address rger, Goggan		On which entry in Part 1 or F Line <b>4.3</b> of ( <i>Check one</i> ):	Part 2 did you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims		
233 S.	Wacker, Ste 4030		Part 2: Creditors with Nonpriority Unsecured Claims			
Cilicay	o, IL 60606		Last 4 digits of account num	ber		
	d Address			Part 2 did you list the original creditor?		
	Funding ox 1269		Line 4.9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	ville, SC 29602			■ Part 2: Creditors with Nonpriority Unsecured Claims		
			Last 4 digits of account num	ber		
	d Address rich Law Group		On which entry in Part 1 or F Line 4.8 of (Check one):	Part 2 did you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims		
	Wabash Ave, Suite 400		Line 4.0 of (Check one).	■ Part 1: Creditors with Priority Unsecured Claims		
Chicag	o, IL 60611		Last 4 digits of account num			
Name and	d Address		<del>-</del>			
Name and Address Miramed			On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.15 of (Check one):   Part 1: Creditors with Priority Unsecured Claims			
Dept 77304 PO Box 77000			■ Part 2: Creditors with Nonpriority Unsecured Claims			
	, MI 48277					
			Last 4 digits of account num	ber		
	d Address pal Collections of Americ		On which entry in Part 1 or F Line <b>4.27</b> of ( <i>Check one</i> ):	Part 2 did you list the original creditor?		
	idge Rd	·a	Line 4.21 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims		
Lansin	g, IL 60438		Last 4 digits of account num	• •		
PAM	d Address		On which entry in Part 1 or F Line <b>4.20</b> of ( <i>Check one</i> ):	Part 2 did you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims		
PO Bo			(33 26).	■ Part 2: Creditors with Nonpriority Unsecured Claims		
Milwau	ikee, WI 53201		Last 4 digits of account num	• •		
Name and	d Address		On which entry in Part 1 or F	Part 2 did you list the original creditor?		
Rushm	ore Service Center		Line <u>4.14</u> of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
PO Box	x 5508 Falls, SD 57117			■ Part 2: Creditors with Nonpriority Unsecured Claims		

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

On which entry in Part 1 or Part 2 did you list the original creditor?

☐ Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address

1350 E Touhy Ave, Suite 300E

Des Plaines, IL 60018

Van Ru

Last 4 digits of account number

Last 4 digits of account number

Line 4.22 of (Check one):

<sup>6.</sup> Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

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Debtor 1 **Condon L Downs**Debtor 2 **Yolanda Downs** 

Case number (if know)

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	9,000.00
monn are r				Ψ	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	9,000.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	30,552.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	30,552.00

			11 11111 111 111 111	
Fill in this infor	mation to identify your	case:		
Debtor 1	Condon L Downs	}		
	First Name	Middle Name	Last Name	
Debtor 2	Yolanda Downs			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

## Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Progressive Leasing 256 Data Dr Draper, UT 84020	Rent to own bed (to surrender)

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Fill in this	information to identify your	case:			
Debtor 1	Condon L Downs				
	First Name	Middle Name	Last Name		
Debtor 2	Yolanda Downs First Name	Middle Nome	Last Name		
(Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)				☐ Check if this is an	
				amended filing	
Officia	l Form 106H				
		shtore			
Sched	lule H: Your Code	enroi 2		12/1	5
ill it out, a our name		boxes on the left. Attack Answer every question	n the Additional Page to	ion. If more space is needed, copy the Additional Pothis page. On the top of any Additional Pages, wr	
1. 50	you have any codebiors: (if y	ou are ming a joint case,	do not list cliner spouse	as a couchor.	
■ No					
☐ Yes	5				
	hin the last 8 years, have you na, California, Idaho, Louisiana,			<b>y?</b> (Community property states and territories include ngton, and Wisconsin.)	
■ No.	. Go to line 3.				
☐ Yes	s. Did your spouse, former spou	se, or legal equivalent live	e with you at the time?		
in line Form	e 2 again as a codebtor only if	that person is a guarar	tor or cosigner. Make	if your spouse is filing with you. List the person sl sure you have listed the creditor on Schedule D (O 16G). Use Schedule D, Schedule E/F, or Schedule G	fficia
	Column 1: Your codebtor Name, Number, Street, City, State and ZIF	<sup>2</sup> Code		Column 2: The creditor to whom you owe the de Check all schedules that apply:	ebt
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
					—
3.2	Nome			_ Schedule D, line	
	Name			☐ Schedule E/F, line	
_				☐ Schedule G, line	
	Number Street				

State

City

ZIP Code

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Fill in this informa	tion to identify your case:	
Debtor 1	Condon L Downs	
Debtor 2 (Spouse, if filing)	Yolanda Downs	
United States Bar	nkruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is:  ☐ An amended filing ☐ A supplement showing postpetition chapter
Official Fo	orm 106l	13 income as of the following date:  MM / DD/ YYYY

#### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job,	Employment status	■ Employed	■ Employed
attach a separate page with information about additional	Employment status	☐ Not employed	□ Not employed
employers.	Occupation	Driver	
Include part-time, seasonal, or self-employed work.	Employer's name	Z Force Transportation	_
Occupation may include studer or homemaker, if it applies.	t Employer's address	700 Joe Orr Rd Chicago Heights, IL 60411	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- 3. Estimate and list monthly overtime pay.
- Calculate gross Income. Add line 2 + line 3.

			non	-filing spouse
2.	\$	5,717.00	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	5,717.00	\$	0.00

For Debtor 1 For Debtor 2 or

Official Form 106I Schedule I: Your Income page 1

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	tor 1 tor 2	Condon L Downs Yolanda Downs	_	Case	number ( <i>if known</i> )			
				For	Debtor 1		Debtor 2 or -filing spouse	
	Cop	by line 4 here	4.	\$	5,717.00	\$	0.00	· -
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,268.00	\$	0.00	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	-
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	-
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00	-
	5e.	Insurance	5e.	\$	173.00	\$	0.00	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	
	5g.	Union dues	5g.	\$_	78.00	\$	0.00	
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$	0.00	-
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	1,519.00	\$	0.00	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	4,198.00	\$	0.00	
8.	8b. 8c. 8d. 8e. 8f.	Net income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a depende regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8c. 8d. 8e.	\$\$ \$\$\$ \$\$\$ \$\$\$	0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00	
	og.	Unemployment \$350/m (to end	<b>0</b> 9.	*_		Ť-		-
	8h.	Other monthly income. Specify: June or July 2018)	8h.+	\$_	1.00	+ \$_	0.00	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1.00	\$	0.00	)
10.		culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	,	4,199.00 + \$_		0.00 = \$	4,199.00
11.	Inclu othe Do i	te all other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are notify:	our depen		•	•		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The lie that amount on the Summary of Schedules and Statistical Summary of Cellies					e. 12. \$	4,199.00
13.	Do	you expect an increase or decrease within the year after you file this for	·m?				Combir monthl	ned y income
		No. Yes. Explain:						

Decor 1 Condon L Downs	Fill	in this informa	ation to identify w	our case.			1		
Debitor 2   Volanda Downs									
Debtor 2   Yolanda Downs	Deb	otor 1	Condon L Do	owns					
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	Deb	otor 2	Yolanda Dov	vns			_	ŭ	wing postpetition chapter
Case number (If known)    Continued   Cont	(Spo	ouse, if filing)						13 expenses as of	the following date:
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Page 12 Describe Your Household  Is this a joint case?  No. Go to line 2  Yes. Does Debtor 2 live in a separate household?  No. Go to line 2  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  Do you have dependents?  Do you have dependents?  Do not list Debtor 1  No. Go to line 2  Yes. Fill out this information for each dependent in an object of the dependent shape of the depend	Unit	ted States Bankr	ruptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1									
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part   Describe Your Household	Of	fficial Fo	rm 106J				-		
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part   Describe Your Household	S	chedule	J: Your	Exper	ises				12/15
1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No. Go to line 2.  No. Go you have dependents?  No. Go not list Debtor 1	Be info	as complete ormation. If m	and accurate as nore space is ne	possible eded, atta	. If two married people a ach another sheet to this				
No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   No. Go to line 2.   No.   No.   Yes. Debtor 2 must file Official Form 106.1-2, Expenses for Separate Household of Debtor 2.	_			hold					
Yes. Does Debtor 2 live in a separate household?   No	1.	-							
No   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents? No Do not list Debtor 1   Yes. Fill out this information for each dependent's relationship to Dependent's relationship to Debtor 2. Do not state the dependents names.   No   Yes   No   Your expenses and for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L).   Your expenses   No   Your expenses		_		in a canar	esto household?				
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  No  Do not list Debtor 1		_		iii a Sepai	ate nousenoid?				
2. Do you have dependents?			-	et file Offic	ial Form 106 L2 Evnense	s for Separate Hous	sehold of Deb	otor 2	
Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Do not state the dependents names.  Do not state the dependents names.  Do your expenses include expenses of people other than your septenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. Real estate taxes  4a. \$ 490.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Home maintenance, repair, and upkeep expenses  4d. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominum dues					iai i 01111 1005-2, <i>Expense</i>	s for Separate Flous	seriola di Del	noi Z.	
and Debtor 2.  Debtor 1 or Debtor 2 age live with you?  Do not state the dependents names.  Do not state the dependents names.  Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Home maintenance, repair, and upkeep expenses  4d. Home maintenance, repair, and upkeep expenses  4d. S 95.00  4d. Homeowner's association or condominium dues  4d. S 0.000	2.	Do you have	e dependents?	■ No					
dependents names.    Yes   No   No   Yes   Yes   No   Yes			☐ Yes.				•		
dependents names.   Yes   No   No   Yes   Yes   No   Yes   Y		Do not state	the						□ No
Yes   No   No   Yes   No		dependents	names.						☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 490.00  4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4c. \$ 95.00  4d. Homeowner's association or condominium dues 4d. \$ 0.00									
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 95.00  4d. Homeowner's association or condominium dues  4d. \$ 0.00									_ :
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 490.00  4b. Property, homeowner's, or renter's insurance  4c. \$ 95.00  4d. Home maintenance, repair, and upkeep expenses  4d. \$ 95.00									= :::
3. Do your expenses include expenses of people other than yourself and your dependents?    Estimate Your Ongoing Monthly Expenses									
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 490.00 4b. Property, homeowner's, or renter's insurance  4b. Property, homeowner's, or renter's insurance  4c. \$ 95.00 4c. Home maintenance, repair, and upkeep expenses  4d. \$ 95.00 0.00									_
Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 0.00  If not included in line 4:  4a. Real estate taxes  4b. \$ 490.00  4c. Home maintenance, repair, and upkeep expenses  4c. \$ 95.00  4d. Homeowner's association or condominium dues	3.				No	-		_	
Estimate Your Ongoing Monthly Expenses  Estimate Your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  95.00  Homeowner's association or condominium dues					Yes				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 490.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 95.00  4d. Homeowner's association or condominium dues									
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  Your expenses  4. \$  0.00  4. \$  4. \$  490.00  45. \$  135.00  46. \$  95.00  40. Homeowner's association or condominium dues	Est	timate your ex penses as of a	xpenses as of you	our bankr	uptcy filing date unless y				
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  4. \$  0.00  45. \$  490.00  46. \$  95.00  47. \$  95.00  96.00	the	value of suc	h assistance an	non-cash d have ind	government assistance cluded it on <i>Schedule I:</i>	if you know Your Income		Your exp	enses
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  4. \$  490.00  45. \$  490.00  46. \$  95.00  46. \$  0.00	,01		,						
4a.Real estate taxes4a.\$490.004b.Property, homeowner's, or renter's insurance4b.\$135.004c.Home maintenance, repair, and upkeep expenses4c.\$95.004d.Homeowner's association or condominium dues4d.\$0.00	4.					nclude first mortgag	ge 4. \$	·	0.00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  135.00  4d. \$  95.00  4d. \$  0.00		If not include	ded in line 4:						
4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 95.00 0.00		4a. Real e	estate taxes				4a. \$	i	490.00
4d. Homeowner's association or condominium dues 4d. \$ 0.00			•						
	5.					me equity loans			0.00

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Debtor 1				
Debtor 2	Yolanda Downs	Case numb	er (if known)	
S. Uti	lities:			
o. <b>Uti</b> 6a.		6a.	\$	400.00
6b.			\$	125.00
6c.	Telephone, cell phone, Internet, satellite, and cable services		\$	285.00
6d.		6d.	\$	0.00
	od and housekeeping supplies	7.	\$	690.00
	ildcare and children's education costs	8.	\$	0.00
	thing, laundry, and dry cleaning	9.	\$	130.00
	sonal care products and services	10.	\$	170.00
	dical and dental expenses		\$	200.00
	nsportation. Include gas, maintenance, bus or train fare.	11.	Ψ	200.00
	not include car payments.	12.	\$	390.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	4.00
	aritable contributions and religious donations	14.	·	0.00
	urance.			0.00
	not include insurance deducted from your pay or included in lines 4 or 20.			
	. Life insurance	15a.	\$	50.00
15k	o. Health insurance	15b.	\$	0.00
150	:. Vehicle insurance	15c.	\$	285.00
150	I. Other insurance. Specify:	15d.	\$	0.00
6. <b>Ta</b> x	res. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	ecify:	16.	\$	0.00
	tallment or lease payments:			
178	a. Car payments for Vehicle 1	17a.	\$	0.00
17b	c. Car payments for Vehicle 2	17b.	\$	0.00
170	c. Other. Specify:	17c.	\$	0.00
170	I. Other. Specify:	17d.	\$	0.00
	ur payments of alimony, maintenance, and support that you did not report			0.00
	lucted from your pay on line 5, Schedule I, Your Income (Official Form 106	i <b>).</b> 18.	\$	0.00
9. <b>Otl</b>	ner payments you make to support others who do not live with you.		\$	0.00
	ecify:	19.		
	ner real property expenses not included in lines 4 or 5 of this form or on So			
	n. Mortgages on other property	20a.	·	0.00
	o. Real estate taxes	20b.		0.00
	. Property, homeowner's, or renter's insurance	20c.	·	0.00
	I. Maintenance, repair, and upkeep expenses	20d.	·	0.00
	e. Homeowner's association or condominium dues	20e.	\$	0.00
l. Oth	ner: Specify:	21.	+\$	0.00
2 Ca	culate your monthly expenses			
	a. Add lines 4 through 21.		\$	3,449.00
	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	.2	\$	3,449.00
		_	· · · — — —	0.440.00
220	a. Add line 22a and 22b. The result is your monthly expenses.		\$	3,449.00
3. <b>Ca</b>	culate your monthly net income.	L		
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	4,199.00
	Copy your monthly expenses from line 22c above.	23b.	· -	3,449.00
-		Г	-	
230	:. Subtract your monthly expenses from your monthly income.		•	750.00
	The result is your monthly net income.	23c.	\$	750.00
	you expect an increase or decrease in your expenses within the year after			
	example, do you expect to finish paying for your car loan within the year or do you expect you lification to the terms of your mortgage?	ur mortgage pay	ment to increase o	r decrease because of a
	No.			
	Yes. Explain here:			

Fill in this infor	mation to identify your	case:				
Debtor 1	Condon L Downs					
	First Name	Middle Name	La	st Name		
Debtor 2	Yolanda Downs					
(Spouse if, filing)	First Name	Middle Name	La	st Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTR	CT OF ILLINC	DIS		
Case number _ (if known)						☐ Check if this is an amended filing
Official Forr					_	
Declarat	tion About a	n Individua	al Debte	or's Sched	ules	12/15
years, or both. 1	y or property by fraud ii 8 U.S.C. §§ 152, 1341, 1 n Below		апкгиртсу са	se can result in fines	up to \$250,00	00, or imprisonment for up to 20
Did you pa	ny or agree to pay some	one who is NOT an a	ttorney to help	p you fill out bankrup	tcy forms?	
■ No						
☐ Yes. I	Name of person					kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the s	ummary and	schedules filed with t	his declaration	on and
X /s/ Cor	ndon L Downs		Х	/s/ Yolanda Down	S	
	on L Downs			Yolanda Downs	-	
Signatu	re of Debtor 1			Signature of Debtor 2	2	

Date May 10, 2018

Date May 10, 2018

Fill	in this inforr	nation to identify you	r case:			
Deb	tor 1	Condon L Down	s			
		First Name	Middle Name	Last Name		
	tor 2	Yolanda Downs	Middle News	Last Name		
(Spot	use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Cas (if kno	e number					heck if this is an mended filing
Sta Be a infor	s complete a	of Financial And accurate as possione space is needed,	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup y additional pages, write yo	
		n). Answer every ques Details About Your Ma	stion. ırital Status and Where Yoเ	ı Lived Before		
1.	What is you	r current marital statu	ıs?			
	<ul><li>■ Married</li><li>□ Not mar</li></ul>	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	at all of the places you	ived in the last 3 years. Do n	ot include where you live nov	v.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territor ico, Texas, Washington and V	
	■ No □ Yes. Ma	ake sure you fill out <i>Sci</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Part	Explai	n the Sources of You	r Income			
	Fill in the total	al amount of income yo	nployment or from operatir ou received from all jobs and have income that you receiv	all businesses, including part		ndar years?
	□ No ■ Yes. Fill	l in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$24,309.00	■ Wages, commissions, bonuses, tips	\$0.00
			☐ Operating a business		☐ Operating a business	

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Debtor 1 Condon L Downs Debtor 2 **Yolanda Downs** Case number (if known) Debtor 1 Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$71,000.00 \$6,624.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2017) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$79,671.00 \$0.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income **Gross income** Gross income from Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6.425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address** Dates of payment **Total amount** Amount you Was this payment for ...

paid

still owe

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Condon L Downs

De	btor 2 Yolanda Downs		Cas	se number (if known)		
7.	Within 1 year before you filed for bankrupt Insiders include your relatives; any general proportions of which you are an officer, direct including one for a business you operate as a support and alimony.	artners; relatives of any gector, person in control, or c	eneral partners; partners bwner of 20% or more	erships of which ye of their voting se	ou are a gener curities; and ar	al partner; ny managing agent,
	<ul><li>No</li><li>Yes. List all payments to an insider.</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptinsider? Include payments on debts guaranteed or co		yments or transfer a	any property on a	account of a d	ebt that benefited an
	■ No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name
Pa	rt 4: Identify Legal Actions, Repossessio	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  No					
	☐ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankrup Check all that apply and fill in the details belo		perty repossessed, f	oreclosed, garni	shed, attached	d, seized, or levied?
	<ul><li>No. Go to line 11.</li><li>Yes. Fill in the information below.</li></ul>					
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happene	ed			рторолу
11.	Within 90 days before you filed for bankru accounts or refuse to make a payment bed No ☐ Yes. Fill in the details.		cluding a bank or fi	nancial institutio	n, set off any	amounts from your
	Creditor Name and Address	Describe the action th	e creditor took	Date take	action was า	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a		perty in the possess	ion of an assign	ee for the ben	efit of creditors, a
	☐ Yes					
Pa	rt 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup  No  Yes. Fill in the details for each gift.	ptcy, did you give any git	its with a total value	of more than \$6	00 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	S	Date the g	s you gave lifts	Value
	Person to Whom You Gave the Gift and Address:					

Case 18-13706 Doc 1 Filed 05/10/18 Entered 05/10/18 13:26:01 Desc Main Document Page 46 of 66 Debtor 1 Condon L Downs Debtor 2 Yolanda Downs Case number (if known 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? □ No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. 2015 Chrysler 200 left at JRs Insurance company refused to cover loss \$12,000.00 Auto Body & Sales after auto accident Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of payment **Address** transferred or transfer was **Email or website address** made Person Who Made the Payment, if Not You Attorney Fees Total \$4000.00; \$200.00 \$200.00 Edwin L Feld & Associates, LLC 5/8/18 1 N LaSalle Street paid prpetition **Suite 1225** Chicago, IL 60602 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No ☐ Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was Address property transferred payments received or debts made

paid in exchange

Person's relationship to you

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Debtor 1 Condon L Downs
Debtor 2 Yolanda Downs

Case number (if known)

19.	Within 10 years before you filed for bank beneficiary? (These are often called asset No Yes. Fill in the details.		ny property to a s	self-settled trust or similar de	evice of which you are a
	Name of trust	Date Transfer was made			
Pai	art 8: List of Certain Financial Accounts,	, Instruments, Safe Depos	it Boxes, and Sto	orage Units	
20.	sold, moved, or transferred? Include checking, savings, money marke houses, pension funds, cooperatives, as	et, or other financial accou	unts; certificates	of deposit; shares in banks,	•
	<ul><li>No</li><li>Yes. Fill in the details.</li></ul>				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accour instrument	nt or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within cash, or other valuables?	n 1 year before you filed fo	r bankruptcy, an	y safe deposit box or other d	epository for securities,
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code	Who else had ac Address (Number, S State and ZIP Code)		Describe the contents	Do you still have it?
22.	Have you stored property in a storage ur  No	nit or place other than you	r home within 1 y	year before you filed for bank	rruptcy?
	☐ Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code	Who else has or to it? Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?
Pai	Int 9: Identify Property You Hold or Cont	rol for Someone Else			
23.	Do you hold or control any property that for someone.	someone else owns? Incl	lude any property	y you borrowed from, are sto	ring for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code	Where is the pro (Number, Street, City, S Code)		Describe the property	Value
	Give Details About Environmental				
-or	r the purpose of Part 10, the following defi	nitions apply:			
	Environmental law means any federal, st toxic substances, wastes, or material int regulations controlling the cleanup of th	o the air, land, soil, surfac	e water, ground	<u> </u>	
	perate, or utilize it or used				
	Hazardaus motorial moons anything an o	nvironmontal law dofinos	ae a hazardoue	waeta hazardayıe eyhetanca	toxic substance

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Condon L Downs
Debtor 2 Yolanda Downs

Case number (if known)

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?									
	■ No ] Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	Environmental law, if you know it	Date of notice						
25.	5. Have you notified any governmental unit of any release of hazardous material?									
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	Environmental law, if you know it	Date of notice						
26.	Have you been a party in any judicial or adn	ninistrative proceeding under any en	nvironmental law? Include settleme	ents and orders.						
	■ No □ Yes. Fill in the details.									
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case						
Par	11: Give Details About Your Business or	,								
27.	Within 4 years before you filed for bankrupt	cy, did you own a business or have	any of the following connections to	any business?						
	☐ A sole proprietor or self-employed in	n a trade, profession, or other activit	ty, either full-time or part-time	•						
	☐ A member of a limited liability comp	any (LLC) or limited liability partners	ship (LLP)							
	☐ A partner in a partnership									
	☐ An officer, director, or managing executive of a corporation									
	☐ An owner of at least 5% of the voting	g or equity securities of a corporatio	on							
	■ No. None of the above applies. Go to F	Part 12.								
	Yes. Check all that apply above and fill	in the details below for each busine	ess.							
	Business Name	Describe the nature of the business								
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Secur r Dates business existed	rity number or ITIN.						
	Brazilian Bundles	Hair styling	EIN:							
	worked from (auto) home base		From-To 2016							
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.										
	■ No □ Yes. Fill in the details below.									
	Name Address	Date Issued								
	(Number, Street, City, State and ZIP Code)									

Case 18-13706 Doc 1 Filed 05/10/18 Entered 05/10/18 13:26:01 Desc Main Document Page 49 of 66 **Condon L Downs** Debtor 1 Debtor 2 Yolanda Downs Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Yolanda Downs /s/ Condon L Downs Condon L Downs Yolanda Downs Signature of Debtor 1 Signature of Debtor 2 Date May 10, 2018 Date May 10, 2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

No

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - Monies paid for prepetition services needed to limit the financial burden of the firm.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$200.00

toward the flat fee, leaving a balance due of \$3,800.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: May 10, 2018	
Signed:	
/s/ Condon L Downs	/s/ Edwin L Feld
Condon L Downs	Edwin L Feld 6188070
	Attorney for the Debtor(s)
/s/ Yolanda Downs	•
Yolanda Downs	
Debtor(s)	

Do not sign this agreement if the amounts are blank.

**Local Bankruptcy Form 23c** 

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B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In	re Yolanda Downs		Case No.		
	- Totalida Domio	Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPEN	SATION OF ATTOI	RNEY FOR DE	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy,	, or agreed to be paid	to me, for services ren	dered or to
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received		\$	200.00	
	Balance Due		\$	3,800.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed comper	nsation with any other person	unless they are mem	bers and associates of i	ny law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				w firm. A
5.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspect	ts of the bankruptcy c	ase, including:	
	<ul><li>a. Analysis of the debtor's financial situation, and rendering</li><li>b. Preparation and filing of any petition, schedules, statenton</li><li>c. Representation of the debtor at the meeting of creditors</li><li>d. [Other provisions as needed]</li></ul>	nent of affairs and plan which	n may be required;	-	uptcy;
5.	By agreement with the debtor(s), the above-disclosed fee d	loes not include the following	g service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any as bankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the del	otor(s) in
	May 10, 2018	/s/ Edwin L Feld			
	Date	Edwin L Feld 618 Signature of Attorne Edwin L Feld & A 1 N LaSalle Stree Suite 1225 Chicago, IL 6060	zy ssociates, LLC et		
		312-263-2100 Fa	IX: 312-203-9838		_

Affiliate Asset Solutions 145Technology Pkwy NW, Suite 100 Peachtree Corners, GA 30092

Americas Financial Choice 667 River Oaks Dr Calumet City, IL 60409

Amerimark Premier PO Box 2845 Monroe, WI 53566

Bay Area Credit Service, LLC P.O. Box 468449 Atlanta, GA 31146

Central Credit Services 9550 Regency Square Blvd, S -500A Jacksonville, FL 32225

Chgo Dept of Finance PO Box 88292 Chicago, IL 60680

Chicago Heights Fire Dept PO Box 6253 Carol Stream, IL 60197

City of Chgo Hts PO Box 7726 Carol Stream, IL 60197

CMRE Financial 3075 E Imperial Highway, #200 Brea, CA 92821

Comcast P.O. Box 3001 Southeastern, PA 19398-3002

Comed PO Box 6111 Carol Stream, IL 60197 Cook County Treasurer PO Box 805436 Chicago, IL 60680

Credit One Bank PO Box 60500 City of Industry, CA 91716

Credit Union One 450 E. 22nd Street, Lombard, IL 60148

EMP of Cook County PO Box 636750 Cincinnati, OH 45263

Fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303

First Choice Loans 407 W Lincoln Highway Chicago Heights, IL 60411

First Premier 3820 N. Louise Ave. Sioux Falls, SD 57107-0145

Franciscan Alliance 28044 Network Place Chicago, IL 60673

Franciscan Express Care 211 Dixie Highway Chicago Heights, IL 60411

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GLA Collections PO Box 991199 Louisville, KY 40269

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IL Dept of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664

IL Tollway PO Box 5544 Chicago, IL 60680

IRS PO Box 7346 Philadelphia, PA 19101

Jrs Auto Body 14535 S Halsted St Riverdale, IL 60827

Linebarger, Goggan 233 S. Wacker, Ste 4030 Chicago, IL 60606

LVNV Funding P.O. Box 1269 Greenville, SC 29602

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Northstar Anesthesia of IL PO Box 612485 Dallas, TX 75261

Olympia Fields Police Dept c/o Photo Enforcement PO Box 42034 Phoenix, AZ 85080

PAM PO Box 391 Milwaukee, WI 53201

PCL Alverno 26051 Network Place Chicago, IL 60673 Pendrick Cap Partners c/o PhoenixFinancial PO Box 361450 Indianapolis, IN 46236

Prairie State Pulmonary Sleep c/o Merchants Credit Guide 223 WV Jackson Blvd, Suite 410 Chicago, IL 60606

Professional Clinical 26033 Network Pl Chicago, IL 60673

Progressive Leasing 256 Data Dr Draper, UT 84020

Radiology Imaging Consultants, S.C. PO Box 1886 Harvey, IL 60426

Rushmore Service Center PO Box 5508 Sioux Falls, SD 57117

Schmidt, Salzman 111 W Washington St, Suite 1300 Chicago, IL 60602

Specialty Physicians of IL 38132 Eagle Way Chicago, IL 60678

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Van Ru 1350 E Touhy Ave, Suite 300E Des Plaines, IL 60018

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